

Information to identify the case:

Debtor 1	<u>Ariel Hessing</u>	Social Security number or ITIN	xxx-xx-5857
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-17412-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ariel Hessing

9/18/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Ariel Hessing
DebtorCase No. 20-17412-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 14

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db +Ariel Hessing, 203 School Street, Green Brook, NJ 08812-2538
 cr +TD Bank, NA, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,
 Mount Laurel, NJ 08054-2200
 518862407 Alltran Financial LP, PO Box 4045, Concord, CA 94524-4045
 518862411 +Michael E. Brown, Esq., Dembo, Brown & Burns, LLP, 1300 Route 73, Suite 205,
 Mt. Laurel, NJ 08054-2200
 518862412 Northstar Locations Services LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 518866235 +TD Bank, NA, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,
 Mount Laurel, New Jersey 08054-2200
 518862415 #+Walnut Advisory Corp, 40 Technology Drive, Suite 2E, Warren, NJ 07059-5148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2020 02:01:11 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 19 2020 02:01:05 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 518862408 EDI: GMACFS.COM Sep 19 2020 05:13:00 Ally, PO Box 380901, Bloomington, MN 55438-0901
 518862409 EDI: BANKAMER.COM Sep 19 2020 05:13:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 518862410 EDI: JPMORGANCHASE Sep 19 2020 05:13:00 Chase, PO Box 15123, Wilmington, DE 19850-5123
 518862413 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 19 2020 02:01:36 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 518862414 EDI: TDBANKNORTH.COM Sep 19 2020 05:13:00 TD Bank, 1701 Route 70 East,
 Cherry Hill, NJ 08034

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

David M. Taus on behalf of Debtor Ariel Hessing dtaus@deverotaus.com
 Denise E. Carlon on behalf of Creditor Quicken Loans, LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
 NJ95@ecfcbis.com, bcrowley@mchfirm.com
 John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com, bcrowley@mchfirm.com
 Kyle Francis Eingorn on behalf of Creditor TD Bank, NA keingorn@dbblegal.com
 Michael E. Brown on behalf of Creditor TD Bank, NA mbrown@dbblegal.com
 Rebecca Ann Solarz on behalf of Creditor Quicken Loans, LLC rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8